

**DAVID R. NAPIER  
GRANTORS**

**TO**

**WARRANTY DEED**

**MICHAEL S. PAYNE, ET UX  
GRANTEES**

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For and in consideration of the sum of Ten Dollars (\$10.00) cash in hand paid and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, We, the undersigned Grantors, **DAVID R. NAPIER AND BRENDA L. NAPIER, husband and wife**, do hereby sell, convey and warrant unto **MICHAEL S. PAYNE AND CINDY L. PAYNE, husband and wife, as tenants by the entirety with full right of survivorship and not as tenants in common**, the following described property, together with the improvements, hereditaments and appurtenances thereunto belonging, located in the County of DeSoto, State of Mississippi, and more particularly described as follows, to-wit:

**Lot 18, Section A, Southern Trace Subdivision, located in Section 28, Township 1 South, Range 7 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 49, page 28, in the office of the Chancery Court Clerk of Desoto County, Mississippi.**

Said lands are subject to rights of way and easements for public roads and for public utilities; to applicable building, zoning, subdivision and Health Department regulations; to the covenants, limitations and restrictions of record with the said recorded plat of said subdivision and to which reference is hereby made; to any matter which might be disclosed by a current, accurate survey and physical inspection of said lands.

Possession is given upon the delivery of this deed; taxes for the year 2005 shall be prorated among the parties.

*Healty Title*

WITNESS OUR SIGNATURE this 28th day of April, 2005.

David R. Napier  
David R. Napier

Brenda L. Napier  
Brenda L. Napier

STATE OF MISSISSIPPI

COUNTY OF DESOTO

Personally appeared before me, the undersigned authority in and for the said county and state, on this 28th day of April, 2005, within the jurisdiction, the within named David R. Napier and Brenda L. Napier, who acknowledged that they executed the above and foregoing instrument.

(S E A

My Commission Expires



Cheryl J. Harmon  
Notary Public

GRANTORS' ADDRESS AND PHONE:

2124 Kindewood Drive  
Southaven, MS 38671  
Home: 901-277-4185  
Work: N/A

GRANTEES' ADDRESS AND PHONE:

2124 Kindewood Drive  
Southaven, MS 38671  
Home: N/A  
Work: N/A

**PREPARED BY AND RETURN TO:**

**FIRST NATIONAL FINANCIAL TITLE SERVICES, INC.**

**BRYAN PATRICK GRIFFIN, ATTORNEY**

**6880 COBBLESTONE BLVD, SUITE 2**

**SOUTHAVEN, MS 38672**

**PHONE: 662.892.6536 FAX: 662.890.8775**

**FILE #: S12819**

Prepared By And Return To:  
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